1   CLAIMS

2 We claim:

3   1.   Method of providing access to electronic services via a secure

4 access code, characterized by comprising the steps of:

5   displaying, via graphical user interface, a predetermined

6 number of keys which are used to input the secure access code;

7   associating at least two variables with each individual key;

8   selecting, by the user, a key which corresponds to at least one

9 of the variables.

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11   2.   Method of claim 1, wherein the predetermined number of

12 characters assigned to each variable are alphanumeric characters.

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14   3.   The method of claim 1, wherein the variables are numbers.

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16   4.   The method of claim 1, wherein the variables are letters.

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18   5.   The method of claim 1, wherein the variables are a combination

19   of letters and numbers.

20   6.   The method of claim 1, wherein the variables are symbols.

21

22   7.   Method of claim 1, wherein the predetermined number of

23 characters are generated by a predetermined sequence.

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25   8.   The method of claim 7, wherein the variable are generated in

26 accordance with a predetermined random sequence of combination of values.

27

28   9.   The method of claim 8, wherein one combination is selected and

29 displayed for each user.

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2   10.   Method of claim 1, wherein the user selects keys which are

3 associated with the variables that correspond to the access code.

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5   11.   Method of claim 1, wherein the upon the successful verification

6 of the access code, the user has access to a plurality of electronic services.

7

8   12.   A virtual keyboard comprising:

9   a predetermined number of keys for inputting an access code; and

10   a predetermined number of variables associated with each key, wherein

11 the user selects a key based on whether the variables correspond with some

12 portion of the user's access code.

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14   13.   The virtual keyboard of claim 12, wherein there are at least two

15 variables associated with key.

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17   14.   The virtual keyboard of claim 13, wherein the variables are

18 numbers.

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20   15.   The virtual keyboard of claim 13, wherein the variables are

21 letters.

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23   16.   The virtual keyboard of claim 13, wherein the variables are a

24 combination of letters or numbers.

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26   17.   The virtual keyboard of claim 13, wherein the variables are

27 symbols.

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1   18.   The virtual keyboard of claim 13, wherein the variable are

2   generated in accordance with a predetermined random sequence of

3   combination of values.

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5   19. The virtual keyboard of claim 13, wherein one combination is

6   selected and displayed for each user.

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8   20.   The virtual keyboard of claim 12, where the user's access code is

9   input by selecting the keys which are associated with values that correspond

10   to the access code.

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12   21.   A keypad, comprising:

13   a plurality of keys, such that a user selects with the plurality of keys in

14   such a manner as to input information; and

15   a plurality of characters associated with each key of the plurality of

16   keys, wherein the plurality of characters are representative individual

17   elements of a secret codeword.

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19   22.   A method of providing secure access, comprising the steps of:

20   providing a plurality of keys by which a user can input a secure code;

21   and

22   associating two or more variables with each of the plurality of keys,

23   such that a user selects a key in accordance with the value of the variables,

24   wherein the value of the variable are determined from a predetermined set of

25   combinations, and that a user is assigned a random set of variable values upon

26   the use of the machine.

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28   23.   A secure access terminal comprising;

29   a graphical user interface, which allows a user to access secured

1 electronic information, wherein the graphic user interface displays five keys,

2 each key having at least two variables associated there with; and

3   assigning the variables from a group of possible combinations of

4 variables and associating those variable with each of the keys, such that the

5 user gains the right to perform certain transactions by selecting keys which

6 have assigned variables that correspond to a secret code.

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8   24.   A method for providing access to a secured terminal comprising

9 the steps of:

10   inserting a bank issued card into a terminal to execute a

11 transaction; and

12   displaying a selected keyboard to a user and requesting a

13 personal identification number, such that the selected keyboard includes a

14 predetermined number of keys, each individual key having at least two

15 variables associated therewith.

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17   25.   The method of claim 24, further comprising the steps of:

18   transmitting card information to a server;

19   verifying the authenticity of the bank issued card; and

20   determining which keyboard to display to the user.

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22   26.   The method of claim 24, further comprising the steps of:

23   client inputs a personal identification number;

24   encrypting the personal identification number data and

25 transmitting the data to a server; and

26   verifying the personal identification number and allowing a user

27 to access various banking functions.

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27. The method of claim 24, wherein there are at least two variables associated with key.

28. The method of claim 24, wherein the variables are numbers.

29. The method of claim 24, wherein the variables are letters.

30. The method of claim 24, wherein the variables are a combination of letters or numbers.

31. The virtual keyboard of claim 24, wherein the variables are symbols.